

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24–20152–CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele E McNair  
aka Michele E Long, aka Michele E  
Adophy  
23 Steeplechase Boulevard  
Burlington, NJ 08016–3024

Social Security No.:

xxx–xx–4524

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/18/24  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 5, 2024

JAN: gan

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Michele E McNair  
Debtor

Case No. 24-20152-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 05, 2024

User: admin  
Form ID: 132

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2024:**

Recip ID	Recipient Name and Address
db	Michele E McNair, 23 Steeplechase Boulevard, Burlington, NJ 08016-3024
520422266	American Express, P0 Box 23009, Columbus, GA 31902
520422273	+ Best Buy, P0 Box 183196, Columbus, OH 43218-3196
520422274	Best Buy Credit, PO Box 1001007, Louisville, KY 40290
520422338	+ Web Bank, 6440 S Wasatch, Suite 300, Salt Lake City, UT 84121-3518

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520422257	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 05 2024 20:50:13	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Floor 12, San Francisco, CA 94108-2716
520422258	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 05 2024 20:39:54	Affirm, Inc., 650 California Street Floor 12, San Francisco, CA 94108-2716
520422260	+ Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:39:29	American Express Legal, 500 North Franklin Turnpike, Ramsey, NJ 07446-1177
520422259	+ Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:39:59	American Express Legal, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
520422263	+ Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:40:00	American Express, P0 Box 981537, El Paso, TX 79998-1537
520422264	Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:39:59	American Express, PO Box 1270, Newark, NJ 07101-1270
520422262	+ Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:50:18	American Express, Correspondence/Bankruptcy, P0 Box 981540, El Paso, TX 79998-1540
520422267	Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 20:39:59	American Express, PO Box 297812, Ft. Lauderdale, FL 33329-7812
520422272	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 05 2024 20:36:00	Bank of America, PO Box 982234, El Paso, TX 79998
520422270	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 05 2024 20:36:00	Bank of America, PO Box 982236, El Paso, TX 79998
520422269	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 05 2024 20:36:00	Bank of America, P0 Box 982238, El Paso, TX 79998-2238

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Nov 05, 2024

Form ID: 132

Total Noticed: 74

520422268	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 05 2024 20:36:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520422279	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2024 20:39:28	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
520422281	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2024 20:50:13	Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
520422275	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2024 20:39:53	Capital One, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
520422277	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2024 20:39:03	Capital One, P0 Box 31293, Salt Lake City, UT 84131-0293
520422280	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2024 20:39:20	Capital One Bank ( USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
520431677	+ Email/PDF: ebn_ais@aisinfo.com	Nov 05 2024 20:39:25	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520422282	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2024 20:50:21	Capital One, NA, Capital One Bank (USA) N.A., P0 Box 30285, Salt Lake City, UT 84130-0285
520422284	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:50:15	Citi Card/Best Buy, P0 Box 6497, Sioux Falls, SD 57117-6497
520422283	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:50:08	Citi Card/Best Buy, Attn: Centralized Bankruptcy, P0 Box 790040, St Louis, MO 63179-0040
520422286	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:50:14	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
520422287	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:39:59	Citibank, P0 Box 6497, Sioux Falls, SD 57117-6497
520422285	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:39:29	Citibank, Centralized Bankruptcy, P0 Box 790040, St Louis, MO 63179-0040
520422288	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:50:19	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
520422290	^ MEBN	Nov 05 2024 20:31:40	Comenity, PO Box 650964, Dallas, TX 75265-0964
520422289	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 05 2024 20:37:00	Comenity, PO Box 183003, Columbus, OH 43218-3003
520422291	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 05 2024 20:37:00	Comenity Bank, Attn: Bankruptcy, P0 Box 182125, Columbus, OH 43218-2125
520422296	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 05 2024 20:37:00	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
520422294	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 05 2024 20:37:00	Comenity Bank, P0 Box 182789, Columbus, OH 43218-2789
520422298	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 05 2024 20:38:51	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
520422299	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 05 2024 20:38:53	Credit One Bank, P0 Box 98872, Las Vegas, NV 89193-8872
520422302	Email/Text: mrdiscen@discover.com	Nov 05 2024 20:36:00	Discover, PO Box 30943, Salt Lake City, UT 84130
520422304	Email/Text: mrdiscen@discover.com	Nov 05 2024 20:36:00	Discover, PO Box 30952, Salt Lake City, UT 84130
520422323	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:50:12	Macy's, 9111 Duke Blvd., Mason, OH 45040
520422324	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2024 20:39:59	Macy's Bankruptcy, PO Box 8053, Mason, OH 45040
520422325	Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Nov 05, 2024

Form ID: 132

Total Noticed: 74

		Nov 05 2024 20:50:07	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520429452	Email/Text: mrdiscen@discover.com		
		Nov 05 2024 20:36:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520422306	+ Email/Text: mrdiscen@discover.com		
		Nov 05 2024 20:36:00	Discover Financial, P0 Box 30939, Salt Lake City, UT 84130-0939
520422305	+ Email/Text: mrdiscen@discover.com		
		Nov 05 2024 20:36:00	Discover Financial, Attn: Bankruptcy, P0 Box 3025, New Albany, OH 43054-3025
520422307	Email/Text: operationsclerk@easypayfinance.com		
		Nov 05 2024 20:36:00	Easy Pay, PO Box 2549, Carlsbad, CA 92018
520422309	Email/Text: operationsclerk@easypayfinance.com		
		Nov 05 2024 20:36:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
520422308	Email/Text: operationsclerk@easypayfinance.com		
		Nov 05 2024 20:36:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, P0 Box 2549, Carlsbad, CA 92018
520422310	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Nov 05 2024 20:50:20	First Premier, P0 Box 5519, Sioux Falls, SD 57117-5519
520422312	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Nov 05 2024 20:50:09	First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
520422311	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Nov 05 2024 20:39:59	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
520422314	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 05 2024 20:36:00	Kohl's, Attn: Credit Administrator, P0 Box 3043, Milwaukee, WI 53201-3043
520422316	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 05 2024 20:36:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
520422317	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 05 2024 20:36:00	Kohl's, PO Box 3084, Milwaukee, WI 53201-3084
520422315	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 05 2024 20:36:00	Kohl's, P0 Box 3115, Milwaukee, WI 53201-3115
520422318	^ MEBN		
		Nov 05 2024 20:30:40	Lending Point LLC, 1201 Roberts Boulevard, Kennesaw, GA 30144-3612
520422319	^ MEBN		
		Nov 05 2024 20:30:39	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
520422320	Email/Text: camanagement@mtb.com		
		Nov 05 2024 20:37:00	M & T Bank, Attn: Bankruptcy, P0 Box 844, Buffalo, NY 14240
520422321	+ Email/Text: camanagement@mtb.com		
		Nov 05 2024 20:37:00	M&T Credit Corporation, 1 Fountain Plaza, Buffalo, NY 14203-1420
520436644	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 05 2024 20:50:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520422322	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 05 2024 20:50:06	Macy's, PO Box 71359, Philadelphia, PA 19176-1359
520422326	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 05 2024 20:50:10	Macy's/ DSNB, P0 Box 6789, Sioux Falls, SD 57117-6789
520422327	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 05 2024 20:39:20	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
520422331	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 05 2024 20:50:14	Portfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502
520422330	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 05 2024 20:50:14	Portfolio Recovery, Attn: Bankruptcy, P0 Box 41067, Norfolk, VA 23541
520422332	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 05 2024 20:39:53	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
520422335	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 05 2024 20:39:51	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Nov 05, 2024

Form ID: 132

Total Noticed: 74

520422337	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 05 2024 20:50:18	Synchrony Bank, PO Box 71740, Philadelphia, PA 19176-1740
520422336	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 05 2024 20:50:09	Synchrony Bank, PO Box 71757, Philadelphia, PA 19176-1757
520422333	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 05 2024 20:50:19	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520443910	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Nov 05 2024 20:39:20	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520422339	+ Email/Text: bankruptcy@webbank.com	Nov 05 2024 20:36:00	Web bank Inc., 215 S State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 69

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520422261	*+	American Express Legal LLC, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
520422265	*+	American Express, PO Box 981537, El Paso, TX 79998-1537
520422271	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
520422276	*+	Capital One, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
520422278	*+	Capital One, P0 Box 31293, Salt Lake City, UT 84131-0293
520422292	*+	Comenity Bank, Attn: Bankruptcy, P0 Box 182125, Columbus, OH 43218-2125
520422293	*+	Comenity Bank, Attn: Bankruptcy, P0 Box 182125, Columbus, OH 43218-2125
520422295	*+	Comenity Bank, P0 Box 182789, Columbus, OH 43218-2789
520422297	*+	Comenity Bank, P0 Box 182789, Columbus, OH 43218-2789
520422301	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
520422300	*+	Credit One Bank, P0 Box 98872, Las Vegas, NV 89193-8872
520422303	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 30943, Salt Lake City, UT 84130
520422313	*+	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
520422328	*+	Merrick Bank Corporation, P0 Box 9201, Old Bethpage, NY 11804-9001
520422329	*+	Merrick Bank Corporation, P0 Box 9201, Old Bethpage, NY 11804-9001
520422334	*+	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Nov 05, 2024

Form ID: 132

Total Noticed: 74

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Herbert B. Raymond

on behalf of Debtor Michele E McNair herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4